

**Thomas Jefferson to Justin Pierre Plumard Derieux,
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Jefferson in Twelve Volumes. Federal Edition. Collected
and Edited by Paul Leicester Ford.**

TO PLUMARD DE RIEUX

Philadelphia, Jan. 6. 1792.

Dear Sir, —Your favor of Nov. 15. was a month getting to me. Since my receipt of it, I have taken such opportunities as my business & acquaintance here would allow me, to try whether I could obtain money for you, on the ground explained in your letter, either from the bank, or any other persons. The bank gives money in exchange only for *merchants'* notes, & on application to merchants I find that nothing will induce them to lend either their money or their credit to an individual. In fact they strain both to their utmost limits for their own purposes. The rage of gambling in the stocks, of various descriptions is such, and the profits *sometimes* made, & therefore *always* hoped in that line are so far beyond any interest which an individual can give, that all their money & credit is centered in their own views. The bank has just now notified it's proprietors that they may call for a dividend of 10. per cent on their capital for the last 6. months. This makes a profit of 26. per cent per annum. Agriculture, commerce, & every thing *useful* must be neglected, when the *useless* employment of money is so much more lucrative.

I inclose you a letter from Mr. Mazzei open as it came to me. Finding that you could not receive your legacy till a certificate of your being alive at the time of the testator's death should be sent there, I have [*illegible*] your life as on the 11th of Octob. last, under his seal of my office, which I have indorsed to Mr. Short to be delivered to Mr. de Bellonger

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to be used for you. This may save time. But lest it should be disputed, I would advise you to go before a magistrate, and get your personal appearance certified by him, & let it be certified under the seal of the commonwealth that he is a magistrate duly qualified. I inclose you a copy of the certificate I have sent. I have said nothing to Mr. Mazzei on this subject.